

IN RE:

DONNA JEAN STEMSKI

Debtor(s)

Ronda J. Winnecour

Movant

vs.

No Repondents.

Case No.:19-20394 JAD

Chapter 13

Related to ECF No. 68

DEFAULT O/E JAD

ORDER OF COURT

AND NOW, this 10th day of April, 2024, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED and DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This reversion of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:



JEFFERY A. DELLER
UNITED STATES BANKRUPTCY JUDGE

FILED
4/10/24 12:38 pm
CLERK
U.S. BANKRUPTCY
COURT - WDPA

In re:
Donna Jean Stemski
Debtor

Case No. 19-20394-JAD
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Apr 10, 2024

User: auto
Form ID: pdf900

Page 1 of 3
Total Noticed: 42

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 12, 2024:

Recip ID	Recipient Name and Address
db	+ Donna Jean Stemski, 857 Pleasant Hills Drive, Washington, PA 15301-2948
14986657	+ Amex/Bankruptcy / Macys, Correspondence, Po Box 981540, El Paso, TX 79998-1540
14986670	+ Suntrust Bank/GreenSky, Attn: Bankruptcy, Po Box 29429, Atlanta, GA 30359-0429

TOTAL: 3

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Apr 11 2024 00:13:58	PRA Receivables Management LLC, POB 41067, Norfolk, VA 23541-1067
15013392	Email/PDF: bncnotices@becket-lee.com	Apr 11 2024 00:13:51	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14986656	+ Email/PDF: bncnotices@becket-lee.com	Apr 11 2024 00:14:09	Amex, Correspondence/Bankruptcy, Po Box 981540, El Paso, TX 79998-1540
14986658	+ Email/Text: creditcardbkcorrespondence@bofa.com	Apr 11 2024 00:09:00	Bank Of America, 4909 Savarese Circle, FI1-908-01-50, Tampa, FL 33634-2413
15002930	+ Email/Text: mortgagebkcorrespondence@bofa.com	Apr 11 2024 00:10:00	Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
14986659	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Apr 11 2024 00:27:31	Cap1/dbarn, Capital One Retail Svcs/Attn: Bankruptcy, Po Box 30258, Salt Lake City, UT 84130-0258
14986660	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Apr 11 2024 00:13:48	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
14986661	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Apr 11 2024 00:27:06	Capital One / Costco, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
15013785	Email/PDF: bncnotices@becket-lee.com	Apr 11 2024 00:27:05	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
15025017	+ Email/Text: RASEBN@raslg.com	Apr 11 2024 00:10:00	Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
15031762	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Apr 11 2024 00:27:16	Citibank, N.A., 701 East 60th Street North, Sioux Falls, SD 57104-0432
14986663	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Apr 11 2024 00:13:59	Citibank/Best Buy, Attn: Bankruptcy, Po Box 790441, St. Louis, MO 63179-0441
14986664	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Apr 11 2024 00:13:48	Citibank/The Home Depot, Attn: Recovery/Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
14986665	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Apr 11 2024 00:11:00	Comenitybank/kayjewe, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125

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User: auto

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15031867	Email/Text: BKPT@cfna.com	Apr 11 2024 00:10:00	Credit First NA, PO Box 818011, Cleveland, OH 44181-8011
14986666	+ Email/Text: BKPT@cfna.com	Apr 11 2024 00:10:00	Credit First NA / Firestone, Attn: Bankruptcy, Po Box 81315, Cleveland, OH 44181-0315
14986677	Email/PDF: Citi.BNC.Correspondence@citi.com	Apr 11 2024 00:14:01	Visa Dept Store National Bank/Macy's, Attn: Bankruptcy, Po Box 8053, Mason, OH 45040
15031172	Email/Text: bnc-quantum@quantum3group.com	Apr 11 2024 00:11:00	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
14986667	+ Email/Text: EB_CollectionsRecoveryTeam@Regions.com	Apr 11 2024 00:10:00	EnerBank USA, 1245 Brickyard Rd., Ste. 600, Salt Lake City, UT 84106-2562
14997190	+ Email/Text: bankruptcy@greenskycredit.com	Apr 11 2024 00:10:00	Greensky, LLC, 1797 Northeast Expressway, Suite 100, Atlanta, GA 30329-2451
15226984	Email/Text: JCAP_BNC_Notices@jcap.com	Apr 11 2024 00:11:00	JEFFERSON CAPITAL SYSTEMS LLC, PO Box 7999, St Cloud MN 56302
14986662	Email/PDF: ais.chase.ebn@aisinfo.com	Apr 11 2024 00:13:59	Chase Card Services, Correspondence Dept, Po Box 15298, Wilmington, DE 19850
14986668	+ Email/Text: PBNCNotifications@peritusservices.com	Apr 11 2024 00:10:00	Kohls/Capital One, Kohls Credit, Po Box 3120, Milwaukee, WI 53201-3120
15006813	Email/PDF: resurgentbknofications@resurgent.com	Apr 11 2024 00:13:50	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15202036	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Apr 11 2024 00:14:07	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
15031592	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Apr 11 2024 00:14:07	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14988454	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Apr 11 2024 00:13:49	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15031865	+ Email/PDF: ebnotices@pnmac.com	Apr 11 2024 00:27:06	PennyMac Loan Services, LLC, P.O. Box 2410, Moorpark, CA 93020-2410
14986669	+ Email/PDF: ebnotices@pnmac.com	Apr 11 2024 00:14:08	Pennymac Loan Services, Correspondence Unit/Bankruptcy, Po Box 514387, Los Angeles, CA 90051-4387
15027405	Email/Text: bnc-quantum@quantum3group.com	Apr 11 2024 00:11:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
14986671	+ Email/PDF: ais.sync.ebn@aisinfo.com	Apr 11 2024 00:13:48	Synchrony Bank/ JC Penney, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
14986672	+ Email/PDF: ais.sync.ebn@aisinfo.com	Apr 11 2024 00:13:59	Synchrony Bank/ JC Penneys, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
14986673	+ Email/PDF: ais.sync.ebn@aisinfo.com	Apr 11 2024 00:13:52	Synchrony Bank/Care Credit, Attn: Bankruptcy Dept, Po Box 965061, Orlando, FL 32896-5061
14986674	+ Email/PDF: ais.sync.ebn@aisinfo.com	Apr 11 2024 00:13:59	Synchrony Bank/TJX, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
14986675	+ Email/PDF: ais.sync.ebn@aisinfo.com	Apr 11 2024 00:13:56	Synchrony Bank/Walmart, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
15032021	+ Email/Text: bncmail@w-legal.com	Apr 11 2024 00:11:00	TD Bank USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
14986676	+ Email/Text: bncmail@w-legal.com	Apr 11 2024 00:10:00	Tnb-Visa (TV) / Target, C/O Financial & Retail Services, Mailstop BV PO Box 9475, Minneapolis, MN 55440-9475
15004681	Email/PDF: ais.wellsfargo.ebn@aisinfo.com	Apr 11 2024 00:13:48	Wells Fargo Bank, N.A., PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438

District/off: 0315-2

User: auto

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Form ID: pdf900

Total Noticed: 42

14986678 + Email/PDF: ais.wellsfargo.ebn@aisinfo.com

Apr 11 2024 00:14:06

Wells Fargo Jewelry Advantage, Attn:
Bankruptcy, Po Box 10438, Des Moines, IA
50306-0438

TOTAL: 39

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		PENNYMAC LOAN SERVICES LLC
cr	*P++	JEFFERSON CAPITAL SYSTEMS LLC, PO BOX 7999, SAINT CLOUD MN 56302-7999, address filed with court:, Jefferson Capital Systems, LLC, PO Box 7999, St Cloud, MN 56302-9617
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTAL: 1 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 12, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 10, 2024 at the address(es) listed below:

Name	Email Address
David A. Rice	on behalf of Debtor Donna Jean Stenski ricelaw1@verizon.net lowdenscott@gmail.com
Denise Carlon	on behalf of Creditor PENNYMAC LOAN SERVICES LLC dcarlon@kmlawgroup.com
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedwpa.com
Scott R. Lowden	on behalf of Debtor Donna Jean Stenski lowdenscott@gmail.com

TOTAL: 5